M. Naeem

Information to be provided by individual sponsors, directors and senior management officers of the M/s. StockHub Securities (Pvt) Limited

	1	Curriculum Vitae/Resume containing:
(a)		Name: **Muhammad Naeem**
(b)		Father's or Husband Name: Khushi Muhammad
(c)		C.N.I.C # (attach copy) 36602-6766714-7 (copy attached)
(d)		Latest photograph: Attached
(e)		Nationality: **Pakistani**
(f)		Age: 34 Years
(g)		Contact details:
		i) Residential address: 86 C, Tariq Garden, Lahore.
		ii) Business address: **15-A, Second Floor, Main Boulevard, PIA Housing Society, Lahore.**
		iii) Tel: 0300-9756505
		iv) Mobile: **92-300-9756505**
		v) Fax: N/A
		vi) E-mail: naeem@naeem-ca.com
(h)		National Tax Number: 36602-6766714-7
(i)		Present occupation: Business
(j)		Qualification(s):
		i) Academic: **N/A**
		ii) Professional: **Chartered Accountant**
(k)		Experience: (Positions held during the last 10 years along with name and address of company/ institution) Information to be provided on the following sample format*:

Sr#	Name of Organization	Designation	Period
1	**Naeem & Co. Chartered Accountant**	**Partner**	**Since 2019**
2	**Alam & Aulakh Chartered Accountant**	**Partner**	**Apr 2019 to Sep 2024**
3	**High Land Securities (Private) Limited**	**Virtual Chief Financial Officer**	**2020-2024**
4	**Brand Merchants**	**Manager Accounts and Finance**	**2017-March 2018**
5	**A. Shahbaz & Co. Chartered Accountant2**	**Senior Accountant**	**June 2015 to june 2017**
6	**Avais Hyder Liaquat Nauman Chartered Accountants**	**Audit Associate**	**2013 to June 2015**

	2	1. Nature of directorship: **N/A** 2. Status of directorship: **N/A** Number of shares subscribed or held : 0 Nominated by (name of shareholder/ nominating entity)
		N/A
	3	Names of companies, firms and other organizations of which the person is presently a director, partner, office holder or major shareholder (Information to be provided on the following sample format*)

Sr. #	Name of Organization	Designation	Period
1	**Naeem & Co. Chartered Accountant**	**Partner**	**Since 2019**
2	NIL	NIL	NIL

	4	Names of any persons on the board of the StockHub Securiteis (Pvt.) Ltd who are related to the applicant

Signature _____

STOCKHUB SECURITIES (PVT) LTD

M. Naeem

Fit and Proper Criteria for Applicant, Sponsors, Directors and Senior Management Officers of Securities Brokers

(a)		Financial Soundness and Integrity	Comments/ Remarks
	i)	The person should not have been adjudged as an insolvent or he should not have suspended payment of debts or compounded liabilities with its/his creditors.	I have not been adjudged as an insolvent or he should have suspended payment of debts or compounded liabilities with the creditors.
	ii)	The person should not have been convicted by a court of competent jurisdiction as a defaulter in payment of any loan to a financial institution including banking company, a Development Financial Institution or a Non- Banking Financial Company.	I have never been convicted by any court
	iii)	The person and companies, firms, sole proprietorship etc. where the person is a chief executive, director (other than nominee director), owner or partner etc., has/have no overdue payment to any customer, financial institution, securities exchange, clearing house, central depository and / or defaulted in payment of any taxes in the individual capacity or as a proprietary concern or any partnership firm or as director in any private unlisted and listed company. **Explanation:** In case of overdue payment to any financial institution, CIB reports from the State Bank of Pakistan shall be examined and if there is any overdue/past due payment to a financial institution, irrespective of amount, in overdue column of latest CIB report of the person and of the companies, firms, sole proprietorship etc. where such person is a chief executive, director (other than nominee director), owner or partner etc., such person shall not be considered fit and proper person except: (a) in case where such overdue amount is under litigation and the same is also appearing as amount under litigation in CIB report; or (b) No overdue payment is appearing in the overdue column in the subsequent latest CIB report. In case of overdue amount in CIB report, no rejection shall be made unless the person has been provided an opportunity of making a representation before the Commission.	I confirm that I have no ovedue payments/taxes and there are no default on my part in this regard
	iv)	The person should not have been a director and/or chief executive of any company or body corporate which has defaulted in payment of Government duties/taxes/cess or has misused customer securities.	No, I never held any post in such companies
	v)	The person should be a tax payer and his name should be borne on the Active Tax Payers List regularly published by Federal Board of Revenue. Provided that this requirement shall not be applicable in the case of foreign nationals.	I confirm that my name is included in Active Tax Payers List (ATL)
(b)		**Educational or other Qualifications or Experience**	
1		**In case of directors, at least one director should have:**	
	i)	membership of a recognized body of professional accountants; or a CFA degree; or a graduate degree in finance, accountancy, business management, commerce, economics, law, capital market, financial services or related disciplines from a university recognized by the Higher Education Commission of Pakistan, or equivalent; and	N/A
	ii)	have an experience of at least five years in activities relating to capital market, specifically securities brokerage business	N/A
	iii)	have attained necessary certification as specified by the Commission from time to time.	N/A
2		**In case of chief executive officer, the person should:**	
	a)	be a member of a recognized body of professional accountants or possess a post-graduate degree in finance, accountancy, business management, commerce, economics, law, capital market, financial services or related disciplines from a university recognized by the Higher Education Commission of Pakistan, or equivalent; and	N/A
	b)	have a minimum experience of seven years in a senior management position, preferably in the regulated financial services sector.	N/A
	c)	have attained necessary certification as specified by the Commission from time to time	N/A
3		**In case of compliance officer, the person should**	
	a)	be a member of a recognized body of professional accountants, or possess a graduate degree in finance, accountancy, business management, commerce, economics, capital market, financial services or related disciplines from a university recognized by the Higher Education Commission of Pakistan, or equivalent; and	FCA
	b)	have a minimum experience of three years in audit, finance or compliance functions or any other managerial position in a company in the financial sector.	I have sufficient experience in activities relating to capital markets,Compliances, Financial Reporting, Risk Management etc. Futhermore I am practicing Chartered Accountants.
		Provided that for all of the above persons, where a person possesses seven years of relevant experience of the capital markets, the minimum qualification requirement shall be relaxed.	Our Directors have sufficient experience and have certifications in activities relating to the capital market.

STOCKHUB SECURITIES (PVT) LTD

M. Naeem

4		The directors and senior management officers must be fully conversant with the duties of director or senior management officer, as the case may be, as specified under the statutes, rules and regulations, memorandum and articles of association and the Corporate Governance Code	Yes, I am fully conversant with my duties
5		The sponsors of the securities broker have sound track record	I have a sound track record and extensive experience of providing financial services in any regulated market within or outside Pakistan.
(c)		Competency	
	(i)	Membership or licence of the person or any company in which the person was a director during the last three years has not been suspended/cancelled by the Commission, any other regulatory authority, any professional body, association or relevant entity e.g. the securities exchange, central depository or clearing house. **Provided that eligibility of a person may be considered on the basis of prior clearance obtained from any such organization that suspended/ cancelled the membership or licence.**	No, I have not been a director of any such company.
	(ii)	No proceedings are pending with respect to the applicant's winding up, insolvency or analogous relief	I confirm that there is no such pending proceedings
	(iii)	The person should not have been disqualified/ removed from the post of a key executive position of a company by the Commission or any other regulatory authority.	I not have been disqualified/ removed from these posts by the Commission or any other regulatory authority.
(d)		**Integrity, Honesty and Reputation**	
	(i)	The person should not have been convicted in any criminal offence or involved in any fraud/forgery, financial crime etc. in Pakistan or elsewhere, or is not being subject to any pending proceeding leading to such a conviction and/ or it has not been concluded by any regulatory authority that the person has been associated with any unauthorized financial activity including illegal brokerage business.	I confirm that I have neverbeen convicted in any criminal offence, fraud, forgery, financial crime etc inside or outside Pakistan
	(ii)	No investigation/enquiry/inspection, conducted under Section 132 of the Securities Act, 2015, Section 53 of the Futures Market Act, 2016, Section 29 of the Securities and Exchange Commission of Pakistan Act, 1997, Section 21 of the Securities and Exchange Ordinance, 1969, Section 256 or Section 257 of the Companies Act, 2017, has been concluded against the person by the Commission with material adverse has been concluded against the person by the Commission with material adverse cinvestments, financial matters/business, misconduct, fraud, formation or management of a corporate body etc. by any regulatory authorities (within or outside Pakistan), professional bodies or government bodies/agencies.	I confirm that such inquiries/investigations/inspections were never initiated against me
	(iii)	The person has not defaulted on settlement of a customer complaint where such complaint has been adjudicated by the Commission or the securities exchange.	No, I never defaulted on settlement of customer complaint
	(iv)	An order restraining, prohibiting or debarring the sponsors, director or senior management officer of the securities broker from dealing in securities and/or future contracts based on securities in the capital market or from accessing the capital market has not been passed; or penalty of Rs.500,000/- or more has not been imposed on such persons by the Commission in the last three years, in respect of any laws administered by the Commission. **Provided that a person may be considered eligible in case a period of at least three years from the date of expiry of the period specified in the order for which such person has been restrained/ prohibited/ debarred has elapsed.**	No, there has not been any such order passed by the Commision against me
	v)	The sponsors, director or senior management officer of the securities broker should not have been penalized for provided false or misleading information either to the Commission or to any of the regulatory body, securities exchange, central depository or a clearing house during the past three years.	No I was never penalized for any false or misleading information
	vi)	The person should not have been actively involved in the management of a company whose registration or licence has been revoked or cancelled or which has gone into liquidation or other similar proceedings due to financial irregularities or malpractices.	No, I have not been involved in managing any such company
	vii)	The person must not be ineligible, under the Companies Act, 2017 or any other legislation from acting as a director.	I am eligible to act as director under the Companies Act 2017 or any other legislation
	viii)	The person should not have entered into a plea bargain arrangement with the National Accountability Bureau. **Provided that individuals subject to fit and proper criteria shall provide an affidavit stating that no investigation is initiated by any Law Enforcement Agency(LEA) against such person and in case of any investigation has been initiated, the fact must be disclosed.** **Provided further that in case of any investigation initiated by LEAS against CEO or any director of the subject company, the board of directors of the company shall decide whether to retain such CEO or director and record reasons in writing for the same.** **In case of any ambiguity in determination of fitness and propriety of a person in terms of this criteria, the decision of the Commission shall be final and binding upon the securities broker.**	I confirm that I never entered into a plea bargain arrangement with the National Accountability Bureau.

STOCKHUB SECURITIES (PVT) LTD

PAKISTAN National Identity Card

ISLAMIC REPUBLIC OF PAKISTAN

Name
Muhammad Naeem

محمد نعیم

Father Name
Khushi Muhammad

خوشی محمد

Gender	Country of Stay
M	Pakistan

Identity Number	Date of Birth
36602-6766714-7	01.01.1990

Date of Issue	Date of Expiry
30.03.2021	30.03.2031

Holder's Signature

36602-6766714-7

مستقل پتہ: ڈاک خانہ متروہ، کھلو، تحصیل میلسی، ضلع وہاڑی

مستقل پتہ: ڈاک خانہ متروہ، کھلو، تحصیل میلسی، ضلع وہاڑی

5052830668810

Registrar General of Pakistan

گمشدہ کارڈ ملنے پر قریبی لیٹر بکس میں ڈال دیں

№ 001626

The Institute of Chartered Accountants of Pakistan

ESTABLISHED UNDER THE CHARTERED ACCOUNTANTS ORDINANCE, 1961 (X OF 1961)

This is to Certify That

Muhammad Naeem s/o Khushi Muhammad

of *Multan* an **Associate** member of the Institute is entitled to practise as a Chartered Accountant throughout Pakistan. This Certificate is valid from the *Second* day of *April 2019* to 30th day of June, *2019* inclusive, and thereafter subject to renewal from time to time.

Given under the Common Seal of the Institute of Chartered Accountants of Pakistan, this *Twenty-Second* day of *April 2019*

S. Hussain
President

R. No. *10135*

ATTESTED
Kaleem Ullah Khan Advocate
Notary Public
Lahore High Court Lahore

Secretary

CamScanner

High Land Securities (Pvt) Ltd.

Trec Holder, Pakistan Stock Exchange Ltd.

Tel: +92-42-36313981-84 Fax: +92-42-36313985 E-mail: highland728@gmail.com

August 23, 2024

TO WHOM IT MAY CONCERN

This is to certify that Mr. Muhammad Naeem, a Chartered Accountant, has been associated with us, M/s Highland Securities (Private) Limited, as a Virtual Chief Financial Officer (CFO) from January 20, 2020 till date. Over the course of his tenure, Mr. Naeem demonstrated exceptional financial acumen, leadership, and dedication to his role.

During his time with us, Mr. Naeem was responsible for overseeing the financial operations of the company, providing strategic financial advice, and ensuring that all financial processes were compliant with regulatory standards. His key responsibilities included:

1. Developing and implementing financial strategies to drive business growth and profitability.
2. Managing the company's budgeting and forecasting processes, ensuring financial discipline across all departments.
3. Overseeing the preparation and review of financial statements, management reports, and audits.
4. Liaising with external auditors, regulators, and stakeholders to ensure transparency and compliance.
5. Advising the senior management team on financial risk management, investment decisions, and cost optimization.
6. Ensuring the timely and accurate filing of tax returns and compliance with all relevant financial laws and regulations.

Mr. Naeem's expertise as a Chartered Accountant, combined with his hands-on approach, made him a valuable asset to the organization. He played a pivotal role in streamlining financial operations, improving cost efficiency, and implementing systems that significantly enhanced the company's financial performance. His ability to work virtually and manage the financial operations remotely was a testament to his adaptability and strong communication skills.

Mr. Naeem is a reliable and diligent professional with a deep understanding of financial management and corporate governance. We are confident that his skills and experience will be of great benefit to any organization he chooses to associate with.

Sincerely,

Majid Masood
Director
M/s Highland Securities (Private) Limited

ATTESTED
Kaleem Ullah Advocate
Notary Public
Lahore High Court Lahore

CamScanner

A. SHAHBAZ & CO.
CHARTERED ACCOUNTANTS

Ref: ASCO/16/5

December 28, 2016

To Whom It May Concern

This is to certify that Mr. **Muhammad Naeem** was working for A. Shahbaz & Co in capacity of Assistant Manager (Audit and Assurance) from **1st July 2016** to **20th November** 2016.

During his period of service his conduct and work was satisfactory.

We wish him all the best for future endeavors.

Truly,

Aamir Shahbaz FCA
Principal

Office No. 402 , 4th Floor, Al-Hafeez Shopping Mall,
Main Boulevard,Gulberg III, Lahore - Pakistan.
Ph: 0092 42 35774920, 0092 42 35774815-16
Email: aamir@asco.com.pk

www.asco.com.pk

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Federal Board of Revenue
Revenue Division - Government of Pakistan

Online Verification System

Registration No: 3660267667147

Name: MUHAMMAD NAEEM

Business Name: Naeem & Co Chartered Accountants

Filing Status: Active

Filing Status Checking Date: 25,Feb,2025

You can also check your Active Taxpayer Status (ATL status) by sending SMS, type **ATL** <space> **Registration Number** (e.g. **ATL 1234567890123**) and send SMS to **9966.**

IFMP

Institute of Financial Markets of Pakistan

A company set up under Section 42 of Companies Act, 2017

This is to certify that

Muhammad Naeem

has been awarded the

Fundamentals of Capital Markets Certification

As per the grandfathering policy of IFMP, approved under SECP's circular no. 09, 10, 11, and 12 of 2015 and 2018, having met all of the certification requirements; which include adoption of the "IFMP's Code of Ethics and Practice" and becoming a member of the Institute **

Mobashar Sadik

Chief Executive Officer

Institute of Financial Markets of Pakistan IFMP

Tahir Khattak

Examination Department

Candidate ID: IFMP-10279 **Valid Till: 01-01-2025**

** *Subject to the strict observance of the IFMP's Code of Ethics and complying with the Membership requirements of the Institute of Financial Markets of Pakistan*

www.ifmp.org.pk/e-certificate

IFMP

Institute of Financial Markets of Pakistan

A company set up under Section 42 of Companies Act, 2017

This is to certify that

Muhammad Naeem

has been awarded the

Pakistans Market Regulations Certification

As per the grandfathering policy of IFMP, approved under SECP's circular no. 09, 10, 11, and 12 of 2015 and 2018, having met all of the certification requirements; which include adoption of the "IFMP's Code of Ethics and Practice" and becoming a member of the Institute **

Mobashar Sadik

Chief Executive Officer

Tahir Khattak

Examination Department

Candidate ID: IFMP-10279 **Valid Till: 01-01-2025**

** *Subject to the strict observance of the IFMP's Code of Ethics and complying with the Membership requirements of the Institute of Financial Markets of Pakistan*

www.ifmp.org.pk/e-certificate

IFMP

Institute of Financial Markets of Pakistan

A company set up under Section 42 of Companies Act, 2017

This is to certify that

Muhammad Naeem

has been awarded the

Stock Brokers Certification

As per the grandfathering policy of IFMP, approved under SECP's circular no. 09, 10, 11, and 12 of 2015 and 2018, having met all of the certification requirements; which include adoption of the "IFMP's Code of Ethics and Practice" and becoming a member of the Institute **

Mobashar Sadik

Chief Executive Officer

Institute of Financial Markets of Pakistan IFMP

Tahir Khattak

Examination Department

Candidate ID: IFMP-10279 **Valid Till: 01-01-2025**

** *Subject to the strict observance of the IFMP's Code of Ethics and complying with the Membership requirements of the Institute of Financial Markets of Pakistan*

www.ifmp.org.pk/e-certificate